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quite so great in some other countries, because, as we know, abstentions were never very common in Belgium, owing to the keenness of political struggles, the organization of parties and the high standard of political education of the people. But, there is every reason to think that, everywhere the obligation would breed the custom of attendance and that this in turn would awaken a new interest in political campaigns. If democracy is to redeem its magnificent pledges to the people, as we fondly hope, it can only do so by the co-operation of the more honest, the more responsible, in a word, the better citizens of the country, and this must be secured at any cost, either voluntarily by education—and history shows that mere education, example and persuasion are not always a match for the scheming professional politicians and the machine bosses—or by the compulsory vote.

A. NERINCX.

Brussels.

THE IMPORTATION OF DEPENDENT CHILDREN.

In recent years there has been a growing hostility toward the practice which has long prevailed of sending dependent children outside the borders of the state in which they become dependent to place them in foster homes. This sentiment is rapidly crystallizing in laws either forbidding the practice or restricting it. The following study was made in the hope of getting at the facts in the case and in the further hope that some of the principles which should apply might appear. To this end letters were sent to persons throughout the states involved who were in positions to know local conditions and local sentiment.

The legislation now in existence, so far as can be learned, is as follows:

In 1895 Michigan (Act No. 33, Public Acts, 1895; App. Mar. 26, 1895) passed a law requiring all associations or individuals wishing to place a child from without the state in a home within the state to file a bond of \$1,000, before the judge of probate of the county in which the child is to be placed; that such child shall not become a town, county or state charge before it shall have reached the age of twenty-one. In case the child becomes dependent the bond is forfeited and placed in the general fund of the state treasurer. "Any person who shall take such child indentured, apprenticed, adopted or otherwise disposed of, to him or her, except in the manner herein provided, shall be deemed guilty of a misdemeanor."

Minnesota in 1899 (Chapter 138—S. F., No. 244, App. Apr. 17, 1899) required associations bringing in children to file an indemnity bond

of \$1,000, conditioned as follows: That they will not bring in any child that is incorrigible or unsound in mind or body; that they will remove any child which becomes a public ward within three years; that they will maintain a supervision of the children placed out, visiting them at least once a year; that they will make such reports to the State Board of Charities and Corrections as that body may require. The state board mentioned has charge of this work, and may make additional regulations.

Indiana, in an act approved February 13, 1899, forbide any association or individual, including residents of the state, to bring in children without first obtaining the written consent of the Board of State Charities, conforming to its rules and filing an indemnity bond of \$10,000, that said child shall not become a public charge, and agreeing to remove the child on thirty days' notice from the board, with a forfeit of \$1,000 if the child is not removed. Relatives are exempt from the provisions of the act. Violation of the act is a misdemeanor.

Illinois (Senate No. 269, sec. 17, App. April 22, 1899) enacted that no association incorporated under the laws of any other state shall place a child in a family home, within the borders of the state, unless said association shall have furnished the State Commissioners of Public Charities with such guarantee as they may require; that no child shall be brought in having any contagious or incurable disease, or having any deformity, or being of feeble mind, or of vicious character; and that said association will remove any child that becomes a public charge within five years. Any person placing a child in violation of this act shall be imprisoned in the county jail not more than thirty days or fined not less than \$5.00 or more than \$100, or both.

Kansas (March, 1901), Missouri (March, 1901) and Pennsylvania (1901) copied the Illinois act.

In addition there is an active agitation for restrictive laws in Iowa, Wisconsin, Nebraska and the Dakotas. A similar section in a bill in Ohio failed of adoption because of opposition to other features of the bill.

From the answers to the inquiry it appears that the opposition to the practice of importing children is wide-spread. The testimony is practically unanimous that the starting point of this opposition was the poor work of the pioneer organizations in this line in their earlier years. Children were dumped by the carload till at length an outcry was made. The present opposition seems to be based on three points: (1) It is generally believed that children placed by outside societies are not so carefully placed nor supervised as is for their interest, and

that frequently this lack of supervision amounts to gross neglect and opens the way for great abuse. (2) Through this neglect and, sometimes, because of the undesirable character of the children imported, they become in many cases wards of the new state, and must be supported at public expense if not cared for by private charity. (3) The importation of children tends to hinder the work of finding good homes for the dependent children of the state, particularly when those imported do not do well, as this causes many who are perhaps thinking of taking a child to decide in the negative.

In regard to the first point there is no question that many organizations, even to-day, place children without careful investigation of the proffered homes, sometimes without any investigation, and then neglect the children after they are placed. These organizations are not confined to any one locality, but are to be found in many states. The chief offenders are commonly supposed to be in New York and Chicago.

A few cases may be cited to show the justice of the complaints. It is to be remembered that these are recent complaints. "I learned of a seven-year-old girl who was not allowed to come into the house to eat or sleep, and who, when the weather was cold, crawled in with the pigs to sleep, and who went so nearly naked that quite a coat of hair developed over her body. As a punishment they made her kneel with bare knees on a dust-pan of gravel, and hold up an iron sledge with which they drove fence posts. It was hard to get the child to sleep on a bed, for she had never known one." "Another boy was taken by a Mr. ———. His teacher missed him from school a few days, and when he came one eye was swelled shut and his face bruised. Teacher asked him how he got hurt and he was afraid to tell, but gaining his confidence he told her that Mr. ——— struck him, knocking him senseless, and he lay on the floor for some time and was not able to come to school for several days." Eye-witnesses have told a friend of the writer that a number of little children sent to certain foreigners in Wisconsin already tagged with the names of their new parents were the cause of free fights on the platform when certain families were displeased with the children allotted to them. About a year ago a child was taken from a gang of professional thieves at Cincinnati by the court. She had been placed in the family of the leader by a certain large institution. An experienced worker writes: "Probably seventy-five cases of misplacement have come under my notice within the past five years. In one town of three thousand people notice had been given that a car with boys would be in from New York at a certain hour, and families were asked to be on hand and take the children. Old residents told me

that twenty-three families came to take boys, *not one-half of whom were fit to care for any child.*" Residents of a little town in Texas told a friend of mine within a month that five or six of a company of boys placed near there had drifted away from the homes selected within a couple of weeks.

That the second charge is not without foundation is also capable of proof. "I took a child a week ago said to have been sent in from Illinois a year before, also two, a month ago, from Missouri. From a carload lot one was in a charitable institution within two weeks of arrival." "A few years ago the ——— institution sent out a degenerate who gradually grew worse till it became necessary to send him to an institution. The county commissioners wrote to the institution asking them to take him back, but they refused and employed an attorney to watch the case and notify them if he were sent to ———. This the commissioners did, but were met at the depot by an agent, who threatened arrest if he attempted to abandon the boy, as he had acquired a residence in South Dakota. The result was that he was brought back and the county will have to pay the institution he is in sixteen dollars a month as long as he lives." Of two boys in another state it is reported: "The older one ran away and eventually came before the county judge to be sent to the reform school." In another state a correspondent says: "We have some of them in the reform school and some in the penitentiary."

The third objection may be stated in two ways. Some claim that there are only so many homes into which children may go and that if outsiders take these homes there will be just so many less for the children of the state. To the writer this point is not well taken. The number of homes open to children is not fixed but variable. If the children placed in a locality do well many other homes are opened because of this fact. If the children do poorly the reverse is true. It frequently happens, too, that people prefer children coming from a distance, as there is less likelihood of interference from relatives and busybodies. If very large numbers of children were placed in one locality the objection would have more force. The fact that it is still possible to find homes for the dependent children of the state in Wisconsin, Illinois and Iowa refutes the objection, for these are the states in which large numbers of Eastern children have been placed. It must be granted, however, that children might be imported in overwhelming numbers.

The second form of this third objection is more valid. It is said that the poor placing and the lack of supervision often bring the placing-out method into disrepute and make it harder to get good homes for the dependent children of the state. This is the com-

mon experience of all home-finding societies and needs no other proof.

The weight of these arguments being admitted, the practical problem confronts us as to the proper attitude toward the subject. Our discussion may practically be confined to agencies outside of the state, as it will seldom happen that local agencies import children. The home supply keeps them busy. Two courses are possible: (1) The practice may be forbidden or such onerous restrictions imposed as to practically prohibit it; (2) a certain standard of excellence may be established and outside organizations compelled to do their work in accordance therewith.

Indiana and Michigan have taken the former course. Few organizations will file a \$10,000 bond as required in Indiana (as a matter of fact none has done so), nor will any organization file a \$1,000 bond for each child as required in Michigan. Really, then, the importation of any children by outside agencies (or home agencies) is stopped unless the law is disregarded. Nor will many residents of the state obey such laws. The authorities in the states mentioned profess great satisfaction with the results. It unquestionably stops importation in carload lots and in so far is good. The writer happens to know, however, that persons resident within these states are constantly going outside the borders of the state and taking children back with them in entire disregard of the provisions of the law.

The other states have taken the latter course. Minnesota, for instance, requires fifteen days' notice prior to the time when the child is to be placed. Such notice must show the names of the foster-parents, their residence, the full name of the child, date and place of birth, physical history and the present physical, mental and moral conditions; the facts relating to the history of its parents; when, where and how the child was received, etc. Not more than twenty-five children are to be received in any one quarter. The organization placing the child must visit it yearly. The New York Foundling Asylum and the Minnesota Children's Home Society have filed bonds as required by the law. In Illinois, to cite one institution, the New York Juvenile Asylum is limited to ten children per month, and these must not have been committed to the institution for crime.

It seems to me that the tendency to draw state lines in child-saving work is very unfortunate and ill-advised. I agree with him who writes: "A free-born American child, healthy in every particular, ought to be welcome in every state in the Union, provided it has, or is offered, a home free from immoral influences." It will be generally admitted that it is not right to dump on other communities the defective and diseased, including the morally imbecile. These may

be left out of consideration. The real point in the present discussion is not whether the children from Cincinnati should be placed in Ohio rather than across the river in Kentucky, etc., but whether the children are to be placed in the best homes offered where they shall be trained for useful citizenship. The question is far broader than a state question, be the state large or small. It is ultimately the welfare of the nation which is under discussion. If this is true the welfare of the children of New York City is just as important to the residents of Indiana as is the welfare of those much nearer the state house at Indianapolis.

At the same time it will be granted, as a rule, it is better that the wards of any society should be placed as near the central office as is practicable. It will be easier to judge of the fitness of the homes and easier, as well as cheaper, to supervise them and to replace them when necessary. This last is important, for, probably, at least one-third of the children placed in foster homes are replaced once or more before they come to self-support. Again, the fact that most of the work is done at home will tend to make the institution careful in its methods, as those who support the organization will quickly learn of improper work and be influenced thereby. When the evil results are at a distance they do not come home with the same force. This, however, is not the same as saying that state lines should be the final boundaries. Various organizations of Massachusetts are placing their wards in surrounding states without evil results so far as I am able to learn. The Cincinnati Children's Home and the House of Refuge can much better care for their wards across the river in Kentucky than were these same children in Northern Ohio. An impartial and well-informed observer, Mr. J. J. Kelso, of Toronto, writes: "It seems to me that the various states are rather severe on each other in prohibiting the exchange of children from one state to another. Some of the legislation that has been passed is too drastic and practically means prohibition." It is interesting to note his statement regarding the importation of English children into Canada. "Some four years ago legislation was introduced in this province regulating the importation from Great Britain. This was owing to the popular impression that an undesirable class was being brought out. There is still a good deal of feeling on this subject, but my own impression is that the work is not detrimental, but is a decided help both to the children and the country."

It should not be forgotten that the evils mentioned are not confined to the work of foreign societies. Every objection urged against their careless work applies with equal force to the common methods of placing out children by home agencies. It is not at all difficult to

find certain classes of institutions which place out a good many children from one year to another who never attempt any supervision of the children placed and make but little, if any, preliminary investigation. Many an instance of gross neglect could be cited where the child in question had been placed within five miles of the home office. Children of the state are no less subject to abuse than children from without the state. The native children are to be found in jails and reformatories in no small numbers. The matter of fact is that the placing-out work of the country at large has not been done as carefully as could be desired, nor has the supervision been such as commends itself to-day. Much of this was inevitable, but it should not be overlooked in discussing the importation of children. I do not know of an organization in the Middle or Western States which visits all of its wards who are out in homes at least once a year, though some of the state agencies come somewhere near this. These things being so, it will not do to put too much odium on the foreign society.

There would seem to be more reason for the attempt to exclude children, usually boys, who have been committed to an institution for some offence. I question, however, even the wisdom of this in most cases. To begin with, the writ of commitment in a given case is by no means a sure indication of the real trouble. I have been told of a Wisconsin law that children committed to a certain institution for incorrigibility were to be supported at the expense of the county from which they came, while if the commitments were on the ground of petty larceny the expense was borne by the state. Commitments for incorrigibility are said to be almost unheard of. I have known a young man sent to a reformatory for walking on the railroad track, though the real cause of the commitment was that he was suspected of petty thieving. I have known boys of less than twelve years sent to a city reformatory who had merely been truant from school. If the penology of to-day stands for anything it is that such boys should be given a chance under proper conditions and away from the old environments. The experience of the Pennsylvania Children's Aid Society indicates that such a course with careful supervision of the boys leads to good results. Why then should we draw a line between the states and say that such a boy shall not cross this line to enter some good family ready to receive him? There is a need for common sense in dealing with boys of this class. To take a boy of fourteen to sixteen from one of the old style institutions, or new style, and place him in the first shop or on the first farm offered and then leave him without oversight is to invite trouble. This will be true whether the new home is within or without the state. Many such boys are placed out from Massachusetts, and complaints are few, but the work

is not done in the hit or miss fashion. In a word, the point of attack with regard to this phase of the question, recognizing that the complaints are often well founded, is not the child's previous record nor his previous home, but the method under which he is placed in a new environment and the means taken to adjust him to this change.

It being granted, then, that dependent children of all states are usually of the same species; that it is to the interest of the entire country that they be placed in the best possible homes, usually away from the old environment; that, if this is done, the chances are that self-supporting and self-respecting men and women will be developed; the writer must confess that he sees no necessity for legislation specially directed against those who become dependent outside of any particular state. If the Indiana plan is to prevail, interstate comity would seem to require that Indiana enact a law forbidding the placing of its dependent children outside of the borders of the state. I do not remember to have heard this advocated. Instead of attempting to hinder the bringing in of children it seems to me that the point of our efforts should be to guarantee that good homes should be selected and proper supervision exercised for all children who are placed out in foster homes by all the agencies. This means state inspection and supervision of the work of local agencies. Indiana has taken a long step in this direction by requiring the placing out organizations to report to the State Board of Charities and in having the foster homes visited by an agent of this body. This means that an agent of the state is given an opportunity to learn at first hand the character of the work being done by home agencies. Some such method as this under a board of charities or a state board of children's guardians, the board being given large discretion, should furnish a reasonable guarantee that all the children were properly cared for. It seems to me, then, that the proper method of procedure is to establish a certain standard of excellence and to bring the work of all agencies up to this standard. I am heartily in favor of wise regulation of the placing out work, but I am not in sympathy with the spirit which would close good homes to needy children.

It is to be admitted that there will be failures no matter what the system. Boys and girls brought into Illinois sometimes do badly, but that is no reason for keeping out others who may do well. The ability to place children in other states has frequently been of great value. The Illinois Children's Home and Aid Society has often turned over some of its children to organizations in other states, these other organizations assuming the control and responsibility, with splendid results. One cause of the feeling of general antagonism to outside agencies has been the great development of placing out work

in the states under discussion. This has sometimes led to a narrow-minded view of the general situation. This short-sighted prejudice against outside agencies coupled with righteous indignation against the bad work of many of them has produced the opposition. It is to be hoped that the more liberal legislation will prevail. Another fact, which throws a side light upon the general question, is that from the neighboring states, say Michigan, go more unmarried mothers to be delivered, to have the children and often themselves cared for by the charitable agencies of Chicago, than there are children placed by all the agencies of Illinois in Michigan during the same period. The world is too small for glass houses.

A final point of the greatest importance is the question as to how much of the attempt to regulate the importation of children, that is, the attempt to draw artificial boundaries over which certain classes of normal people may not pass nor be passed, is constitutional. There are those who do not hesitate to declare that certain provisions of the Indiana law, for instance, are unconstitutional. This is a point which the courts must determine and one which I am not competent to discuss, but it has a vital bearing on the question. In this connection see *Charities Review*, April, 1901, p. 279.

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BANKING AMONG THE POOR: THE LIGHTHOUSE SAVINGS FUND
EXPERIMENT.

The principal reason why the poor do not save is undoubtedly that they have so little to spend. At the same time, the experience of the Lighthouse Savings Fund of Philadelphia demonstrates that another important reason is the lack of savings agencies in which the poor have confidence. The above institution was opened in June, 1900, in a crowded manufacturing district in Kensington, and is the outgrowth of a "stamp centre" of the Theodore Starr Savings Bank conducted for several years in the same locality. Its success has been truly remarkable. The balance-sheet showed about \$7,000 in deposits at the end of the first month. At the end of nine months this figure had risen to nearly \$17,000. And this growth has interfered but little with the prosperity of commercial savings institutions in the same vicinity. It is to be explained principally by the personal confidence which people in the neighborhood have in Miss Kelly, one of the organizers of the Savings Fund. The importance of this factor was illustrated when the business was moved to its present site, at the corner of Lehigh Avenue and Mascher Street, and a run was only